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Continuing Education credit — August 2025

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Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team

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1. Starting in mid-2026, the amount of unsubsidized loans for graduate students will be capped at $20,500 per year, with a lifetime maximum cap of how much? *

$125,000
$115,000
$100,000
$95,000

Related Content: New student loan cap creates planning challenges for advisors

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2. Federal Parent PLUS loans will be capped at a lifetime per-student amount of how much? *

$65,000
$75,000
$85,000
$95,000

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3. For the 2025 tax year, the maximum adoption tax credit amount per child will

rise by what amount? *

$550.00
$515.00
$470.00
$455.00

Related Content: IRS plans to spread word about adoption tax credit

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4. “Upstream gifting” is a strategy for managing highly concentrated or appreciated holdings. All the following are similar strategies for multigenerational wealth preservation, with the exception of: *

Section 351 conversions
Variable prepaid forwards
Inherited individual retirement accounts
Charitable giving

Related Content: Avoiding capital gains taxes with highly appreciated stocks

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5. The divorce rate among U.S. couples 65 and older has tripled since 1990, growing to what rate in 2023? *

6.1%
6.8%
7.1%
7.3%

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6. By contrast, the divorce rate among couples ages 25 to 34 fell from 33.3% in 1990 to what level in 2023? *

20.3%
18.7%
17.8%
15.5%

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7. Medicare Advantage insurers made nearly 50 million prior authorization determinations in 2023; approximately how many prior authorization reviews were made for traditional Medicare beneficiaries in the same period? *

20 million
10 million
400,000
100,000

Related Content: As insurers axe Medicare plans, here's what advisors should know

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8. According to experts, beneficiaries who remain on Medicare Advantage plans going forward are likely to see: *

Fewer benefits
Increased prior authorizations
Higher premiums and copays
All of the above

Related Content: As insurers axe Medicare plans, here's what advisors should know

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9. Of the 20 energy ETFs with the highest three-year annualized returns as of July 31, which had the largest fund size? *

Vanguard Energy ETF (VDE)
The Energy Select Sector SPDR ETF (XLE)
iShares Global Energy ETF (IXC)
Fidelity MSCI Energy ETF (FENY)

Related Content: The top 20 energy ETFs of the past 3 years

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10. The percentage of plan sponsors that offered alternative investments in their 401(k) plans stood at 3.9% in 2024, according to a PLANSPONSOR survey, up from what amount in 2023? *

1.9%
2.2%
2.9%

3.4%

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